Amendments to the Specification

Please enter a section entitled "Abstract" by inserting the following text on a new page 7:

ABSTRACT

An anisotropic conductive layer is formed between a substrate and a flip chip having multiple contacts. Insulating layers are formed on the lateral surfaces of the electrical contacts. When the flip chip is attached to a substrate, the insulating layers reduce the chance of an electrical path being formed in the lateral direction between the contacts.